Volume 06 Issue 3

**December 27, 2006** 

# Waukesha County Veterans' Services

The Navigator

# FEDERAL, STATE & LOCAL BENEFITS UPDATE

# NEWS UPDATE FOR FEDERAL BENEFITS



# FEDERAL BENEFITS

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# **VA Secretary Nicholson: Some Vets to Receive Insurance Dividends Payment** "Tangible Evidence" of National's Commitment

The following information was found on the internet http://www.va.gov/opa/pressrel/

WASHINGTON (Dec. 8, 2006) - More VA life insurance policies in effect since dends during 2007, according to the Depolicies. partment of Veterans Affairs (VA).

"These dividends are tangible evidence of VA's continuing commitment to safeguard the interests of America's veterans," said Secretary of Veterans Affairs Jim Nicholson.

VA operates one of the nation's largest life insurance programs, providing more than \$1 trillion in coverage to 4.5 million service members, spouses and children.

The dividend payments will be sent to an estimated 1.2 million holders of VA insurance policies on the anniversary date of their policies. Sent automatically through different payment plans, the amounts will vary based on the age of the Korean War era veterans who have mainveteran, the type of insurance, and the length of time the policy has been in force.

a trust fund into which veterans have paid insurance premiums over the years, and are linked to returns on investments in ernment Life Insurance ("K") policies. U.S. government securities.

ans eligible for the dividends have had insurance.va.gov.

than a million veterans are in line to share they left the military and have received \$369 million in annual insurance divi- annual notifications from VA about the

> Dividends are paid each year to veterans holding certain government life insurance policies and who served between 1917 and 1956.

> World War II veterans holding National Service Life Insurance ("V") policies comprise the largest group receiving 2007 insurance dividend payments. They are expected to receive total payments of \$286.3 million.

> An additional group of World War II era veterans, those who have Veterans Reopened Insurance ("J", "JR" and "JS") policies, will in total receive dividends of \$10.1 million.

> tained Veterans Special Life Insurance ("RS" and "W") policies can expect to receive dividends totaling \$71.6 million.

The dividends come from the earnings of Dividends totaling \$1 million will be paid to veterans who served between World War I and 1940 and who hold U.S. Gov-

Veterans who have questions about their VA officials caution veterans about a policies may contact the VA insurance long-running scam in which various toll-free number at 1-800-669-8477 or groups charge fees to "locate" veterans send an e-mail to VAinsurance@va.gov. who are eligible for the dividends. Veter- They may also visit the Internet at www. Page 2 The Navigator

# **COMMENTARY CORNER** By: John L. Margowski, Director

Times, they are a changing. The Democrats now hold the majority in Congress. However, a Democratic Senator Tim Johnson, South Dakota has recently taken ill. If he is unable to return to his duties as Senator, then the Republican Governor of South Dakota can make an appointment to that seat. He will more then likely appoint a Republican which gives a 50/50 split in the Senate. That means that Vice President Cheney will cast the deciding votes on tie votes, which of course, will swing a tie vote to the Republicans.

There are many veteran issues and legislation at various stages of the legislative process in Congress. It remains to be seen if a change in parties in control will benefit legislation favorable to veterans.

Another area is the Veterans Disability Commission. They are supposedly bi-partisan. They started their work under a Republican controlled Congress. Their report is due in November 2007 and will be heard by a potentially Democratic controlled Congress. Their findings will be important to the future of veterans. More importantly will be the action Congress takes on the Committees' Report.

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www.waukeshacounty.gov/veterans/

At the State level, Democrats are also now in control. When veterans legislation and the Wisconsin Dept. of Veterans Affairs Budget starts through the Legislative process, it will be interesting to see what a Democratic Legislature will do.

Veterans will need to learn who the new leaders on the various committees at the Federal and State legislative levels are. We will have to write our Legislators and their constituents, to garner support for the various pieces of legislation and budgets as they work through the legislative process.

Posts should hold fund raisers or make contributions to the various groups and agencies helping gift giving to troops overseas. If you would like to share a holiday greeting or send a goodie package, here is a web site: USO, every donation of \$25 covers the cost of delivering a package to a service member deployed around the world. Each package contains a world wide phone card, sunscreen, travel size toiletries, a disposable camera and more. http://www.usocares.org/src/uso\_home.htm.

Wally Bandomier, American Legion Post #405, Dousman and also VFW Post #5270 Genesee Depot sends packages. His program is called "*Operation Thank You*". If you want to contact him call 262-968-3260 and Wally can tell you what to contribute.

There are many ways to help brighten a service member's day. Do it year round not just during the holidays.

Another important note about donations. There has been a list circulating for items that wounded soldiers need at Walter Reed Medical Center.

Walter Reed has stopped accepting anonymous holiday gifts and



cards for wounded patients there, citing administrative costs and security concerns. All packages and cards delivered to "any wounded soldier" at the medical campus will be returned to their sender with a note explaining the program change and suggesting other charities. This change was enacted this past week. Packages and cards sent to a specific patient will not be affected.

The COLA on VA benefits to veterans will be 3.3% for the upcoming year. The Medicare deduction for the upcoming year is \$93.50 Both take effect on December 1, 2006.

More than a million veterans are in line to share \$369 million in annual insurance dividends during 2007. VA operates one of the nation's largest Life Insurance programs, providing more than \$1 trillion in coverage to 4.5 million service members, spouses and children.

The dividends will be sent on the anniversary date of the policy. VA officials caution veterans about a long-running scam in which various groups charge fees to "locate" veterans eligible for dividends. Veterans eligible for the dividends have had active VA Life Insurance policies in effect since they left service. Dividends are paid back each year to veterans holding active Government Life Insurance policies and who served between 1917 and 1956.

"The Navigator" is published by: The Waukesha County Veterans' Service Office.

If you have any questions or comments about the contents of the newsletter, please contact Waukesha County Veterans' Service Office at 262-548-7732.

# Veterans to Receive Annual Cost-of-Living Adjustment (COLA) Effective Dec. 1, 2006

The following information was received from "VVA Government Relations Dept."

Washington, D.C. - On October 16, 2006, the President signed into law S. 2562, the Veterans' Compensation Cost-of-Living Adjustment Act of 2006. S. 2562 passed the House on September 30, 2006. The law provides, effective December 1, 2006, a 3.3 percent cost-of-living adjustment (COLA) to the rates of disability compensation for veterans with service-connected disabilities and the rates of dependency and indemnity compensation paid to the survivors of certain service-disabled veterans. The COLA is

based on the rise in the Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) and is equal to the COLA applied to Social Security Benefits.

"I am pleased that we are able to provide for this important cost-of-living adjustment to the benefits provided to our nation's disabled veterans and their survivors," said Chairman Steve Buyer (R-Ind.) House Committee on Veterans' Affairs. Please visit our website at <a href="http://veterans.house.gov">http://veterans.house.gov</a>

# UW-Parkside to Offer a Workshop—Credit Course on PTSD

The following information was received from "VVA Government Relations Dept."

This January, UW-Parkside will offer a workshop, free public forum, and a for-credit course on PTSD.

#### War and the Soul Public Forum:

Thursday, January 25, 6:00 P.M.—8:00 P.M. UW-Parkside— Union Cinema

FREE - Parking included and no registration required

Dr. Tick will present an overview of his work and his book. This forum is intended for educators, veterans and their families, and the general public.

## War and the Soul Workshop:

#### Thursday, January 25, 2007, 9:00 A.M.— 4:00 P.M.

Dr. Tick will present the entire program discussing his work with veterans, the nature of PTSD with veterans and the stories presented in his book, *War and the Soul*. Dr. Tick has unique and successful programs in helping veterans cope with PTSD. *War and the Soul* will be for sale at the workshop.

This workshop will be valuable for veterans; anyone who knows or works with veterans or their families; those who work with the homeless, many of whom are veterans; educators and counselors; and any interested individuals.

#### **AGENDA**

8:00 A.M. - Registration & Continental Breakfast 9:00 A.M. - War and the Soul—Dr. Edward Tick 12:00 P.M.—Lunch (included) 1:00 P.M. - War and the Soul—Dr. Edward Tick 4:00 P.M.—Adjourn

## **The Effects of PTSD in War and Natural Disasters**

**Credit Course**—This course will explore the effects of Post Traumatic Stress Disorder on civilians and soldiers. Attendance at either the full-day War and the Soul Workshop on Thursday, January 25 or the evening Forum on the same day is required.

Students attending only the evening Forum will be expected

to read Dr. Tick's Book, *War and the Soul* before the January 30 session. Discussion will focus on the ways in which war and natural disasters such as 9/11, the tsunami destruction of 2004, Katrina and New Orleans and other such events affect those involved.

**If you wish to register please call:** Felicia Stallworth at 262-595-2312 or by e-mail **felicia.stallworth@uwp.edu** 

## **Date & Time**

Jan. 23, 2007	6:00 P.M.—9:00 P.M.	
Jan. 25, 2007	9:00 A.M.—4:00 P.M.	or
	6:00 P.M.—8:00 P.M.	
Jan. 30, 2007	6:00 P.M.—9:00 P.M.	
Feb. 01, 2007	6:00 P.M.—9:00 P.M.	

## **Cost:**

One Credit Class—\$226.33 or Non-Credit 1.5 CEUs \$75

#### **Instructor:**

### Jack Keating, Ph.D., UW-Parkside Chancellor

Jack Keating has been at the University of Wisconsin-Parkside since 1998. After earning his Ph.D. in Social Psychology from Ohio State University in 1972, Dr. Keating became a faculty member of the psychology department at the University of Washington and was eventually appointed founding Dean and Vice Provost of two new University of Washington branch campuses in 1989.

His research has focused on human behavior during and after emergencies and disasters. Dr. Keating conducted much of his research in cooperation with the New York City Red Cross. He also served for 5 years on the National Service Advisory Board of Red Cross in Washington, D. C. and developed and chaired the Mental Health Planning Committee for the Seattle Chapter. In New York City, he addressed state mental health directors after September 11 in New York City.

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# Veterans of Modern Warfare, Inc.

The following information was received from Julie Mock, President National Gulf War Resource Center Inc. & Veterans of Modern Warfare, Inc. www.ngwrc.org



The leadership of the National Gulf War Resource Center created a new veterans' service organization this week, Veterans of Modern Warfare, Inc. (VMW). "After years of serving veterans returning from Iraq, Afghanistan, and the Global War on Terror, in addition to Persian Gulf War veterans, we felt it was time to create a voice of, by, and for veterans of the current wartime era, which began in 1990 and continues to this day," said Julie Mock, President of the NGWRC, and newly elected President of VMW. Julie is a veteran of the 1991 Gulf War.

The Veterans of Modern Warfare, Inc. is a veterans' service organization. Any veteran or current active duty member of the Armed Forces of the United States is eligible to join, as long as they have one or more days of active duty after August 2, 1990. "We needed a direct voice for veterans of the current generation, an organization accountable only to us," said Cheyne Worley, Vice President of VMW and Gulf War Veteran. The VMW members will elect their own leadership, and the organization helps veterans assess their own situation with regard to medical or trauma-related conditions; obtain assistance for treatment, disability, and education benefits; navigate the federal bureaucracy; and advocate to their elected representatives in Government.

While the National Gulf War Resource Center will continue

its mission of education and resources for veterans, the VMW will provide current active duty and recent veterans a more direct voice in such matters. Ms. Mock elaborates further: "In addition to supporting the recent lawsuit to protect veterans from identity theft, we're promoting better access to VA health care, prescriptions, and disability claims assistance for veterans affected by their distance from VA facilities or by mail delays, such as rural veterans and veterans who work for contractors in places like Kuwait and Iraq. We are further working to make sure that current active duty military personnel can get care for conditions like Post Traumatic Stress Disorder without fear of stigma or reprisal."

# For further information, please contact:

Paul Davidson, Executive Director pdavidson@ngwrc.org 3027 Walnut Street Kansas City, MO 64108 866-531-7183

Julie Mock
President
National Gulf War Resource Center, Inc. &
Veterans of Modern Warfare, Inc.

www.ngwrc.org

# VA Secretary Unveils Data Security Encryption Program; Agency Awards \$3.7 Million Contract to Service-Disabled Veteran-Owned

Software Firm The following information was found on the internet <a href="http://www.va.opa/pressrel/">http://www.va.opa/pressrel/</a>

WASHINGTON (Aug. 14, 2006) -- Department of Veterans Affairs Secretary R. James Nicholson Monday announced that all VA computers throughout the agency will be upgraded with enhanced data security encryption systems beginning immediately.

"I have promised America's veterans that I intend to make VA information security a model of data security and this expedited encryption program is a major step in that direction," said Nicholson. "A system-wide encryption program will be a tremendous step forward in improving the safety and security of sensitive veteran information."

The computer encryption program follows the award of a \$3.7 million contract August 11 to SMS, Incorporated, a service-disabled, veteran-owned small business located in Syracuse, New York. The encryption solution consists of GuardianEdge and Trust Digital products.

Under the terms of the award to SMS, all laptop computers across the entire VA system will be the first to receive critical data security encryption programs followed by desktop PCs. Portable media, like flash drives and CDs, are also included in the security encryption program.

Final testing of the software is underway, and implementation and training materials are currently being developed with the actual encryption of laptops scheduled to begin August 18. The agency expects to have 100% of its laptop computers fully encrypted within four weeks.

While the laptop and desktop computer encryption program is underway, Nicholson has also directed advanced enterprise encryption solutions to be explored as a follow-on to the laptop and desktop encryption program, including all VA servers and data centers.



# **VA Expands Service by Opening 25 New Clinics**

The following information was found on the internet <a href="http://www.va.gov/opa/pressrel/">http://www.va.gov/opa/pressrel/</a>

WASHINGTON – To provide worldclass health care closer to where more veterans live, the Secretary of Veterans

Affairs today announced plans to open 25 new community-based clinics in 17 states and American Somoa.

"VA has established itself as one of the top health care organizations in the country," said the Honorable R. James Nicholson, Secretary of Veterans Affairs. "By putting health care facilities in more communities, we're enhancing veterans' access to VA's world-class health care."

With 156 hospitals and more than 700 community-based clinics, the Department of Veterans Affairs (VA) operates the largest integrated health care system in the country. VA's health care budget of nearly \$30 billion this year will provide health care to about 5.4 million people during nearly 600,000 hospitalizations and 55 million outpatient visits.

"Community-based medicine enhances preventative care, allows for closer doctor-patient relationships and makes it easier for follow-up for people with chronic problems," said Dr. Jonathan B. Perlin, VA's Under Secretary for Health.

The new facilities, called community-based outpatient clinics, or CBOCs, will start becoming operational this

year. Local VA officials will keep communities and their veterans informed of milestones in the creation of the new CBOCs.

A list of the new community clinics follows:

#### **VA's Proposed Sites for New Outpatient Clinics**

- Alabama -- Bessemer
- American Samoa
- Arizona Miami-Globe, Northwest Tucson, Southeast Tucson
- California S. Orange County
- **Delaware** Dover
- **Georgia** Athens
- **Idaho** Canyon County
- **Iowa** Spirit Lake
- Kentucky Hazard, Florence
- Minnesota Bemidji
- Nebraska -- Holdrege
- Nevada -- Fallon
- North Carolina Franklin, Hamlet, Hickory
- **Ohio** Cambridge, Newark
- Tennessee Hamblen
- Texas -- Conroe
- Virginia Lynchburg, Norfolk
- Wisconsin Rice Lake

# VA Leads Federal Government in Contracting with Disabled Veterans

The following information was found on the internet <a href="http://www.va.opa/pressrel/">http://www.va.opa/pressrel/</a>

WASHINGTON (July 27, 2006) - Edging closer to its target for contracting with service-disabled, veteran-owned businesses, the Department of Veterans Affairs (VA) has bested other federal agencies, according to a report on last year's federal contracting program.

Of 18 federal agencies that procured at least \$1 billion through contracts, VA led in its percentage -- 2.15 percent -- awarded to small businesses run by veterans disabled during military service. VA awarded more than \$200

million to these veteran-owned businesses in fiscal year 2005.

"VA is committed to helping veterans, not just with health care and other benefits, but in experiencing the opportunities of entrepreneurship," said the Honorable R. James Nicholson, Secretary of Veterans Affairs.

VA's leadership role in supporting service-disabled, veteranowned businesses was cited in the recent Small Business Goaling Report by the Small Business Administration. According



to the report, VA's \$9.8 billion in total acquisitions last year made it the fourth largest purchaser of goods and services within the federal government, behind the Department of Defense, the Department of Energy and NASA.

Across the federal government, the report said contracts with service-disabled veterans increased to \$1.9 billion last year, up by 58 percent since 2004.

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# St. Louis Veterans Business Center Agrees to Open Training Center

The following information was found on the internet <a href="http://www.va.gov/opa/pressrel/">http://www.va.gov/opa/pressrel/</a>

ST. LOUIS – The Veterans Business still to be determined. Resource Center has agreed to open and operate a \$1 million Center SD to train service-disabled military Veterans from across the nation how to create and manage new technology required by the U.S. Department of Defense.

The Disabled Veterans Training Center will train Veterans how to create. apply and manage two-dimensional bar codes and radio frequency identification tagging systems. In 2004, DOD began requiring all of its new weapons, equipment and inventory to be tagged with these technologies so that DOD can track millions of pieces of equipment from the warehouse to the war front and at all points in between. Some older inventory must also be tagged and integrated into the supply chain.

The VBRC has signed an agreement with Costa Howes & Associates of Newton, Mass., to create and operate the Center. Costa Howes' managing partner and Vietnam War Veteran Curtis Howes was one of the primary developers of two-dimensional bar codes. His company will provide funding, technical assistance and training information for the center.

The Disabled Veterans Training Center will be the only such center in the nation. It will be disabled-accessible and counselors will be on hand to assist students with physical, emotional and mental issues during their training. Admissions preference will be given to Veterans of the Afghanistan and Iraq wars.

The center will provide training to Veterans for well-paying jobs with DOD and defense contractors. Classes are expected to begin later this year at a location in St. Louis

"The economic impact on Veterans who are trained at the Center will be dramatic. These men and women often struggle to find meaningful employment. But now they have an alternative that not only means jobs but opening new businesses," said Veterans Business Resource Center Director Patrick Heavey, a serial entrepreneur and Vietnam Veteran.

The unemployment rate among the nation's 2.5 million servicedisabled Veterans is 15.2 percent three times the general population rate, according to the Bureau of Labor Statistics. Anecdotal information nationally indicates rates that are actually 50 percent or more. The unemployment rate is expected to rise as more Iraqi war Veterans return home.

Training disabled Veterans on this type of ID technology will give them access to jobs paying on average nationally \$50,000 a year, Curtis Howes said. The training center will help place the estimated 200 graduates a year in these jobs or as self-employed individuals within the industry.

Because DOD requires such detailed tracking under its Item Unique Identification Program, the agency and defense contractors are seeking companies and individuals who are expert in their use. The training will also enable the center's graduates to become selfemployed and, potentially, gain government or defense-industry contracts.

Specifically, the center will train Veterans how to use Data Matrix Symbology barcodes that look somewhat like a checkerboard and Radio Frequency Identification as well as other state-of-the-art automatic identification methods.

"We're delighted to use our expertise with these ID systems to help train the next wave of technology workers and entrepreneurs," Howes said.

The Veterans Business Resource Center was established in 2004 and is the first such center in the nation. It assists all U.S. military Veterans, Guard or Reserve members and active-duty personnel transitioning to civilian life to start businesses or expand existing companies. All services are at no cost to Veterans and include entrepreneurial training classes, loan application assistance and individual business counseling. The VBRC is a nonprofit 501(c)(3) organization chartered in Missouri. Its core funding comes from the nonprofit public-private National Veterans Business Development Corp. of Washington, D.C. This core funding is being supplemented by private industry donors including Emerson Electric Co., Enterprise Rent-A-Car Foundation, U.S. Bank, Commerce Bancshares Foundation, Midwest Bankcentre and the Dula Foundation as well as from individual Veterans and concerned citizens. For additional information, please visit www.vetbiz.com.

## About CH&A:

Costa Howes & Associates, LLC is a consulting organization focused on assisting both government and commercial enterprises in the implementation of End-to-End traceability systems utilizing the Data Matrix symbology, RFID and other traceability technologies. Such systems can now achieve "Cradle-to-Grave" asset accountability. For more information visit or call (617) 454-1343.

# **VA's Ability to Provide Benefits Worsens**

The following information was found <a href="http://www.va.gov">http://www.va.gov</a>

WASHINGTON - The Department of Veterans Affairs is falling behind in its efforts to provide prompt disability benefits for veterans nationwide, as its backlog of cases continues to grow, new reports show.

In fact, the department's performance slipped in the past year even though its workload was lower than anticipated.

For its part, the VA said that its productivity did drop last year but that things should improve next year, as a new batch of employees gets fully trained and up to speed.

"We've made an investment in 2006 in terms of hiring a lot of new employees," said Michael Walcoff, one of the department's top benefits officials. "We feel very confident that when they are trained, they will be very productive."

The performance measures are contained in the VA's annual accountability report sent to Congress and the president in November. The VA said it was able to meet many of its performance "targets" for the year, even though several of them are far from the VA's long-term goals.

Earlier this year, top VA officials, including Secretary James Nicholson, told Congress they were anticipating a huge increase in claims for disability compensation and pensions, due to the wars in Iraq and Afghanistan, continuing claims from older veterans and a special outreach program.

In testifying to Congress in February that the VA was "focused on delivering timely and accurate benefits," Secretary Nicholson and other VA officials said the department expected to receive 910,126 new claims and complete a decision on 838,566.

Instead, the VA received far fewer claims - 806,382 - and it produced a decision on 774,378, or 8 percent fewer than expected, VA data show.

As productivity dropped, the VA's closely watched backlog of claims went up, and has continued to rise since the end of the fiscal year on Sept. 30. It now tops 400,000.

For years, the VA has tried to get this backlog of pending cases to 250,000; the figure topped 400,000 in 2002, and after driving the number down to 253,000 the VA boasted about its success. Now, most of those gains have been erased.

"They haven't made a lot of progress in the last year," said Randy Reese, national service director for Disabled American Veterans. "I know it's on their plate, and I know they are worried about it."

Another closely watched measure is the time taken to decide each claim, and in the past year that average process-

ing time rose to 177 days, 10 days longer than in the previous year. It was the second straight year performance dropped.

The VA wants to process claims in 125 days, a target that had been relaxed from prior goals that aimed to bring the average to 100 or fewer days.

To explain the processing slowdown from 2005 to 2006, the VA in its recent report to Congress gave three reasons: a concentration on older claims, the training of new staff, and the fact that it had "received a greater-than-expected number of claims in 2006."

In fact, the opposite was true.

As early as February 2005, the VA anticipated receiving 818,076 claims in fiscal 2006, and Nicholson in February 2006 upped that to 910,000 claims - both above the actual tally of 806,382. (The VA this week told McClatchy Newspapers the report to Congress was in error and shouldn't have used the word "expected.")

The VA maintains a blizzard of measures, goals and targets designed to help improve service to the nation's 25 million veterans and their families. The VA's health system generally did a better job of meeting its goals than did the benefits system, which spends more than \$30 billion dispensing disability, pension, education, and other compensation.

An analysis of the VA's performance report shows the benefits division improved its performance from 2005 to 2006 in one-third of its key measures and met its long-term targets in less than a third.

Among additional measures:

- ◆ The time to process education benefit claims slipped from 33 days to 40 days, compared with the long-term goal of processing claims in 10 days. The department said this week it has already brought the education backlog down.
- ◆ The error rate on disability claims improved, from 16 percent to 12 percent, although it remains far from the long-term goal of a 2 percent error rate.
- ♦ The processing time for VA pension claims increased from 68 days to 92 days, far from the long-term goal of 60 days.
- ◆ The time to handle the average appeal of a disability decision grew from 622 days to 657 days, compared with the long-term goal of 365 days.
- ♦ The percent of time it turns in reports to Congress by the due date dropped from 21 percent to 13 percent, compared with the long-term goal of 100 percent.

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# Commission on the Future for America's Veterans Named New Independent Panel of Experts to Develop Long-Range Blueprint for VA

The following information was found on the internet <a href="http://www.va.gov/opa/pressrel/">http://www.va.gov/opa/pressrel/</a>

(Washington, DC—10/05/06)—Embarking upon an historic new effort, former VA Administrator and Veterans Coalition President **Harry N. Walters** today announced the names of nine nationally recognized experts on veterans' issues to serve on the new **Commission on the Future for America's Veterans**. The Commission is charged with developing a long range strategic vision and series of recommendations on "how best to provide future generations of America's veterans with the benefits and services they have earned," said Walters.

"In twenty years, the 'Greatest Generation' veterans will have died and been replaced by a very different population of older Vietnam veterans, veterans of the Persian Gulf War, the Iraq and Afghanistan wars, veterans of peacetime periods, and veterans of future wars that are unknown today," said Walters. "A major slice of that new veteran population will be the National Guard and Reserve forces rather than the traditional active duty services," he said.

"The needs of these future veterans will be very different from those of today," Walters said.

"Too often our government gets bogged down in short term cycles of elections and budgets. Strategic planning is often restricted to less than two years," said Walters. "When it comes to setting the strategic direction of the Department of Veterans Affairs in providing benefits and services to the next generation of veterans, there simply is no long range vision for where these programs ought to be in 20 or 30 years," he said.

"This Commission will be unlike any commission or task force in the past," Walters said. "These individuals were chosen for one reason: because they are recognized experts in veterans policy, with experience that covers the gamut of veterans issues from budget, to health care, to benefits, to Guard and reserve matters," he said.

"For example, **Dr. Kenneth Kizer**, former Under Secretary of the Veterans Health Administration, and the man credited with VA's last great leap forward in health care quality, efficiency, satisfaction, and safety, has agreed to serve on the Commission," said Walters. "Dr. Kizer and each one of these Commissioners brings extraordinary knowledge, experience, passion, and independence, all necessary ingredients to make this Commission a success," Walters said.

Over the next 18 months, the Commission will hold public meetings and forums, conduct independent research studies, confer with veterans' stakeholders, and discuss, debate and develop comprehensive recommendations to guide VA's future. The first meeting of the Commission will take place in Washington, DC on November 9, 2006, just before Veterans Day, and the final report will be released around Memorial Day 2008.

The full list of nine Commissioners named includes:

- Everett Alvarez, Jr. former Deputy Administrator of the Veterans Administration from 1982 to 1986. He was the first American aviator shot down over North Vietnam, where he was held as a prisoner of war for eight and a half years.
- ◆ Raymond Boland a Vietnam War veteran and former Secretary of the Wisconsin State Department of Veterans Affairs from 1992 until 2005. He is also a past president of the National Association of State Directors of Veterans Affairs.
- Chad Colley a Vietnam War veteran who lost both legs and an arm in combat. He has served in numerous senior positions with veterans organizations, including as National Commander of the Disabled American Veterans.
- ♦ Ronald F. Conley Director of Veterans Affairs for Allegheny County, Pennsylvania and former American Legion National Commander. He is also the founder and President of the American Legion for Homeless Veterans Corporation which operates eight homes for veterans.
- William M. Diefenderfer III a Vietnam War veteran, served in senior positions in the House and Senate, and was Deputy Director of the Office of Management and Budget. He served on The American Legion's Veterans Planning and Coordinating Committee for several years.
- ♦ Kenneth W. Kizer, M.D., M.P.H. former Under Secretary for Health in the Department of Veterans Affairs (VA) from 1994 to 1999. Dr. Kizer is widely credited as being the chief architect and driving force behind the successful transformation of VA healthcare in the 1990s.
- Susan Livingston former Navy Under Secretary, having previously served as CEO of the Association of the United States Army (AUSA), Army Assistant Secretary for Installations, Logistics and Environment, and in VA as Associate Deputy Administrator for Logistics and Associate Deputy Administrator for Management.
- ♦ Bryan E. Sharratt Alumni Committee President for the Reserve Forces Policy Board. He previously served as Air Force Deputy Assistant Secretary for Reserve Affairs and Executive Director of the National Committee for Employer Support of the Guard and Reserve.
- ◆ Jo Ann Webb, MHA former Assistant Secretary for Policy and Planning and Director of the National Cemetery System in the Department of Veterans Affairs. She is also the former Staff Director of the House Veterans Affairs' Subcommittee on Health.

(Continued on page 9 - SEE Commission)

# **Veterans' Disability Benefits Commission**

The following information was found on the internet www.vetscommission.org/

The Veterans' Disability Benefits Commission is conducting a special survey of disabled veterans and a separate survey of survivors during the months of November 2006 through April 2007. purpose of these surveys is to ensure that a nationally representative sample of both groups is given the opportunity to share their views and experiences with the Commission and Congress. The surveys are being carried out by telephone interviews by ORC Macro, an independent research company that conducts surveys for the government and the private sector. Participants are contacted first in writing followed by a phone call to either conduct the

survey or arrange a more convenient time to talk. The surveys ask questions about the individual's health status, life satisfaction, health care and employment. Participation in the survey is voluntary and extremely important because everyone selected to take part will help to give us a clearer picture of the effects of service-connected disability in the lives of veterans and survivors.

The Commission will use the survey results to develop its report and recommendations to Congress about benefits for service-disabled veterans and survivors. This final report will be available after October 2007. If you are contacted and

asked to participate: please do! You will be the voice for many other veterans or survivors like yourself. If you are not contacted, please note that our sample was drawn randomly to represent all disabled veterans and surviving spouses. Volunteers cannot be accepted for the survey because they must assure accurate representation of all disabled veterans and survivors. Adding volunteers would bias this representation. VDBC appreciates your time and values your input. If you have questions or concerns about these surveys you are requested to email them at: veterans@vetscommission. com

(Commission—Continued from page 8)

In addition, Walters will serve as a nonvoting managing member of the Commission to help coordinate the day-today activities and ensure that the work of the Commission flows smoothly.

Walters pointed out that unlike other commissions, the Commission on the Future for America's Veterans will be both independent from, yet proceed with the support of, the major drivers of veterans policy - the Department of Veterans Affairs, the Congress, and the veterans service organizations (VSOs).

"We have already met with VA Secretary Jim Nicholson, Congressional leaders, and the heads of major veterans service organizations, and their feedback has been extremely positive and supportive," said Walters. "They recognize the value of an independent Commission that is focused on long range reform and transformation of VA and veterans programs," Walters said.

Walters also announced that **Altarum Institute**, a nationally-recognized nonprofit research institute, will support the work of the Commission as well as perform independent research on major policy matters that the Commission will consider.

"Altarum will provide the Commission with additional expertise and independent analytical capabilities," said Walters. "Altarum's extensive experience working on health systems research, modeling and policy reform, and their ongoing work with VA makes them a tremendous asset to the Commission," Walters said.

Further supporting the work of the Commission will be a National Advisory Board, which includes former VA Secretary Anthony J. Principi, former Homeland Security Secretary Tom Ridge, former White House Chief of Staff Leon Panetta, former VA Under Secretaries for Health Jonathan Perlin and Thomas Garthwaite, former Army Surgeon General Ronald Blank, and former Deputy Assistant Secretary of Defense George Anderson.

The Commission was created by the Veterans Coalition, a nonprofit organization founded earlier this year by the five largest veterans service organizations: The American Legion, Veterans of Foreign Wars (VFW), Disabled American Veterans (DAV), AMVETS, and Paralyzed Veterans of America (PVA). While the Veterans Coalition created and supports the work of the Commission, it is not involved in the deliberation or determination of the Commission's recommendations.



HAPPY HANUKKAH & MERRY CHRISTMAS



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# NEWS UPDATE FOR STATE BENEFITS

# Wisconsin Salutes Veterans Plate....Now Available

The following information <a href="http://dva.state.wi.us/News">http://dva.state.wi.us/News</a> Releases/





(MADISON) -- A new license plate is now available to Wisconsin motorists to show support for veterans.

"Wisconsin Salutes Veterans" license plates are available beginning September 2006 from the Wisconsin Department of Transportation's Division of Motor Vehicles (DMV). The new plate has a white background with black numbers and letters. Similar to the logo of the U.S. Department of Veterans Affairs (VA), an American bald eagle, flanked by both the U.S. and Wisconsin flags, is on the left. In red letters, "Wisconsin" is printed at the top and "Salutes Veterans" on the bottom.

"This attractive new license plate is available to anyone who wants to support veterans," said Wisconsin Department of Veterans Affairs (WDVA) Secretary John A. Scocos. "The cost of the special plate goes to the Veterans Trust Fund in direct support of veterans' assistance programs."

The DMV has announced that personalized plates with up to six characters are also available for an additional fee. The plates are available for automobiles, motor homes, light trucks, dual purpose and gross weight farm trucks, and dual purpose motor homes, and registration fees of current plates will be credited towards the purchase of the plates.

For more information on the plate, go to the WDVA web site at www.dva.state.wi.us/plates.

# Wal-Mart Presents Donation Check to Support a Veterans Home at the Northern Center The following information <a href="http://dva.state.wi.us/News\_Releases/">http://dva.state.wi.us/News\_Releases/</a>

(MADISON) -- On Thursday, Wal-Mart Stores, Inc. presented a check for \$10,000 for the proposed Wisconsin Veterans Home at Chippewa Falls, on the campus of the Northern Wisconsin Center.

Wal-Mart Corporate Representative, Lisa Nelson presented the check to state officials before a small crowd gathered at VFW Post 1038 in Chippewa Falls.

On hand to receive the check were Wisconsin Department of Veterans Affairs Secretary John A. Scocos, local legislators including State Senators Dave Zien (R-Chippewa Falls) and Ron Brown (R-Eau Claire) and State Representatives Scott Suder (R-Abbotsford) and Jeff Wood (R-Chippewa Falls), VFW members and area residents.

Secretary Scocos thanked the Wal-Mart corporation for its generosity in supporting the creation of a new veterans home. "Our state has the vision to expand our long-term care for Wisconsin veterans," said Scocos.

"By establishing a Wisconsin Veterans Home at the Northern Wisconsin Center in Chippewa Falls, we can ensure affordable quality nursing care for veterans and their spouses in northwestern Wisconsin. This generous donation by the Wal-Mart corporation will help towards the project."

The new skilled nursing facility will be a \$24.5 million federal-state project. While state funding has been approved, construction will not commence until federal funding is approved and "set aside" for the project.

"We're moving forward with an architecture and engineering study to assist with site selection and building design," said Scocos. "I'd like to see federal approval as early as next year."

For information on WDVA programs and activities go to the WDVA Home page, or call WDVA toll-free at: 1 (800) WIS-VETS (947-8387).



HAPPY NEW YEAR!



# State Veterans Home Loan Programs Back in Business with 6% Interest Rate

The following information was found on the internet <a href="http://www.va.opa/pressrel/">http://www.va.opa/pressrel/</a>

MADISON—The Wisconsin Department of Veterans Affairs today announced the availability of \$61 million for mortgage loans of up to \$395,500 at 6% interest with no funding fee for a qualifying state veteran's primary in-state residence.

"This is a great day for Wisconsin veterans, and I am happy that the department is able to reopen our home loan program, saving veterans hundreds of dollars each month, especially for the younger veterans returning from hardships," said WDVA Secretary John A. Scocos. "Today, that dream of home ownership can become a reality."

WDVA state veterans home loans may be used to finance the purchase or construction of a single family home or the purchase of a condominium or 2-4 family residence that will be the veteran's principal residence. The loan requires only a 5% down payment. The down payment may be provided in whole or in part by an approved down payment assistance program.

The \$61 million will be funded by federally tax-exempt Qualified Veterans Mortgage Bonds (QVMB). In addition to state veterans eligibility requirements, federal tax law governing the QVMB program requires that the qualifying veteran be no more than 25 years from the date of discharge from active duty military service at the time of application.

In order to take advantage of the WDVA state veterans home loan program, Wisconsin veterans must estab-



lish eligibility with WDVA directly or through their County Veterans Service Officer (CVSO). To qualify, veterans must be a current Wisconsin resident and must have either entered active duty military service as a Wisconsin resident or have been a resident for 12 continuous months following that time. The veteran must have been discharged under honorable conditions, and must have served on active federal military duty for at least 90 days during a statutorily designated wartime period or two years during peacetime, or meet one of a number of active duty service exemptions. Veterans who left the service prior to 1982 are encouraged to contact their CVSO to see if they meet the 25-year requirement.

The WDVA state veterans home loan program is not associated with the federal VA veterans home mortgage guaranty program.

More information on WDVA loan programs is available on the Internet at <a href="www.dva.state.wi.us/loans">www.dva.state.wi.us/loans</a> or toll-free at 1-800-WIS-VETS (1-800-947-8387). Contact information for CVSO's is available in the telephone book under County Government, or online at <a href="www.dva.state.wi.us/CVSO">www.dva.state.wi.us/CVSO</a>.

## WDVA LOAN OVERVIEW

- ♦ <u>Loan Purposes</u>: For purchase of a qualified veteran's primary, in-state residence including a 1-4 family home or a condominium; construction of a single-family primary residence home; financing a "take out" post-construction mortgage loan.
- ♦ Interest Rate: 6%.
- ♦ Maximum Loan Amount: \$395,500 (adjusted annually).
- Required Down Payment: 5%. Down payment assistance programs may be used.
- Primary Mortgage Insurance (PMI): None.
- Funding Fees: None.
- <u>Pre-Payment Penalties</u>: None.
- Establishing Eligibility: Contact WDVA or the CVSO for a Certificate of Eligibility.
- <u>Eligibility Criteria</u>: Residency; Must be within 25 years of discharge, under honorable conditions; Minimum federal active duty service.
- ◆ Additional Information: 1-800-WIS-VETS (1-800-WIS-VETS) or www.dva.state.wi.us/loans.

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# New Program to Help Troops Quit Tobacco Provides Free Medication and Coaching

The following information was found on the internet: www.dva.state.wi.us



A new program offering free medication and coaching to all Wisconsin military personnel who want to quit smoking or chewing tobacco was announced Nov. 15, 2006—one day before the Great American Smokeout. The program, Operation Quit Tobacco, provides free nicotine patches or gum to military personnel who call the Wisconsin Tobacco Quit Line at 1-800-QUIT-NOW. This program is available to all military personnel—active duty, Wisconsin National Guard members, reservists and all veterans.

"We want to avoid the epidemic of lung cancer that followed the heavy tobacco use in previous wars. This program provides exactly what our military personnel need to quit," said Dr. Michael Fiore, director of the University of Wisconsin Center for Tobacco Research and Intervention (UW-CTRI), sponsor of the program. "The combination of medication and coaching through a quit line has been shown to significantly increase quitting success."

After years of declining numbers, smoking in the military has increased since 2000, standing at 34 percent in 2002, compared with less than 25 percent of the general population. According to a recent study, among Air Force recruits, 43 percent of ex-smokers returned to smoking.

"We are concerned about the long-term effects of tobacco on the veterans community and we want to help them," said John A. Scocos, Secretary of the Wisconsin Department of Veterans Affairs. "For these reasons, we support this program."

Military personnel who call the Quit Line will receive twoweek starter kits of nicotine patches or nicotine gum. The

quit kits will contain information on obtaining additional medication through U. S. Veterans Administration (VA) hospitals and clinics and other programs. Callers must use a Wisconsin area code to obtain the free quit kit.

Callers will also receive coaching from the Quit Line, which will help them develop an individualized quit plan. The Quit Line will proactively call at times agreed upon by the caller and the Quit Line coach for help with quitting strategies and use of medication. This approach can quadruple the success of a quit attempt. People making a quit attempt can call the Quit Line at any time for support and tips on overcoming cravings or withdrawal symptoms.

"We are pleased that this program is available for all Wisconsin National Guard and active duty personnel who smoke or chew tobacco. This is a great opportunity for soldiers to receive the help that some may need," said Col. Shirley Kubiak, the safety and occupational health manager for the Department of Military Affairs.

"VA hospitals and clinics throughout Wisconsin have strong programs to treat tobacco use. Operation Quit Tobacco is a great way to get our veterans started in the right direction," said Nathan Geraths, Director, Wm. S. Middleton Memorial Veterans Hospital in Madison.

The Quit Line is managed by UW-CTRI, which is nationally recognized for its leadership in reducing the burden of illness and death from tobacco use. Part of the UW School of Medicine and Public Health, UW-CTRI research programs strive to improve tobacco dependence treatment and help people quit.

#### **Fact Sheet**

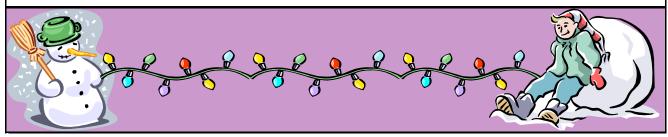
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**Operation Quit Tobacco** is a new program to help all Wisconsin military personnel quit smoking or chewing tobacco by providing **free** medication and coaching.

Who: For all Wisconsin military personnel, including those on active duty, Wisconsin National Guard members, reservists and all veterans.

**What:** A quit tobacco program using a combination of medication and coaching. Free nicotine patches or gum in two-week starter kits will be available to all military personnel who smoke or chew tobacco and want to quit. Starter kits include instructions on obtaining additional medications through the VA, healthcare providers or other programs.

(Continued on page 13 - SEE Fact)



# Wisconsin Receives \$116,675 Federal Grant for New Homeless Program in Chippewa Falls The following information is from http://dva.state.wi.us/

(MADISON) - The U.S. Department of Veterans Affairs (VA) has awarded the Wisconsin Department of Veterans Affairs (WDVA) a \$116,675 VA Homeless Providers grant for residential homeless veterans assistance on the campus of the Northern Wisconsin Center at Chippewa Falls.

"Every veteran deserves a decent place to live," said Governor Jim Doyle. "It is the right thing to do to assist those who have done so much to protect our state, our nation, and our way of life. With this funding, we further Wisconsin's commitment to those who are homeless, helping them to gain a place to live and become more self-sufficient," he said.

The VA grant provides funding for WDVA to renovate a building on the campus of the Northern Wisconsin Center. Current plans call for a 30-bed transitional housing program to assist homeless Wisconsin veterans.

"We continue to ensure that our most needy veterans receive the compassionate assistance and care they deserve," said WDVA Secretary John A. Scocos. "Our partnership with the federal VA is key to aiding these veterans in their time of need," said Scocos.

Veterans who participate in WDVA's Veterans Assistance Program for homeless veterans receive job training, education, counseling and rehabilitative services to meet program goals of obtaining steady employment, sustainable housing and the development of independent living skills.

For more information on WDVA's Homeless veterans programs visit the department website at <a href="www.dva.state.wi.us/">www.dva.state.wi.us/</a>
Ben homeless.asp.

## (Fact—Continued from page 12)

*How:* Wisconsin military personnel can obtain the kits by calling the Wisconsin Tobacco Quit Line, **1-800-QUIT-NOW**. The Quit Line offers free quit smoking and chewing coaching, which has been shown to dramatically increase quit rates, especially when combined with appropriate medications. Callers must call the Quit Line from a Wisconsin area code to obtain the kits.

When: The program starts November 15, 2006—one day before the Great American Smokeout.

Why: Recent reports show that tobacco use rates among military personnel deployed to Iraq and Afghanistan are extremely high and do not decrease upon their return.

The 2002 Department of Defense Survey of Health Related Behaviors among Military Personnel showed the first increase in smoking in 20 years, rising to 34 percent in 2002. In addition, the prevalence of smoking among veterans in the care of the VA healthcare system is approximately 43 percent higher than that of the comparable U.S. population.

Research shows that the combination of medication and coaching (like that provided by the Quit Line) dramatically increases the chances for successful quitting—by as much as four times. Most people making a quit attempt do not use this combination. Providing free starter kits helps smokers through the first few weeks of quitting, which are typically the most difficult.

Contact: The Wisconsin Tobacco Quit Line at 1-800-QUIT-NOW Callers must use a Wisconsin area code to receive the medication. Sponsored by the Center for Tobacco Research and Intervention, UW School of Medicine and Public Health.

# America is #1 Thanks to Our Veterans



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# NEWS UPDATE FOR THE LOCAL AREA



# Fort McCoy Armed Forces Day-Open House-Sat., May 19, 2007

The following information can be found at: <a href="http://www.mccoy.army.mil/">http://www.mccoy.army.mil/</a>

WHAT: Open House WHERE: Fort McCoy

**WHEN:** Saturday, May 19, 2007 **TIME:** 9:00 A.M. - 3:00 P.M.

#### ADMISSION & PARKING: FREE

- Military Equipment & Demonstrations
- ♦ Camouflage Face Painting
- Interactive Marksmanship Gallery
- Personalized Dog Tags
- Narrated Installation Bus Tours
- Refreshments Available for Purchase
- ......And Much More

Located off of Hwy 21 between Sparta and Tomah. Enter at Gate 15 and follow signs.

For more information call: 608-388-2407 Or visit our web site at:

www.mccoy.army.mil

Fort McCoy is located in west-central Wisconsin, between the communities of Sparta and Tomah, and approximately 35 miles east of the city of LaCrosse.

Entrance to the installation are located off State Highway 21. Exits on Interstates 90 and 94 at Sparta and Tomah provide easy access to Highway 21.

Visitors should enter the installation through the Main Gate.

# Whitetail Ridge Ski Lodge—Fort McCoy, WI

**Ski or Snowboard!** The following information was taken from

http://www.mccoymwr.com/Facilities/whitetail.htm

Whitetail Ridge challenges skiers of all ages, from the novice to the experienced on the slopes supported by the National Ski Patrol. Enjoy downhill slopes with a vertical drop of over 185 feet. Whitetail Ridge offers four ski slopes, the longest run being 1,300 feet. A self loading T-Bar lift serves three slopes. Snowboarding your thing? Come catch some air on our snowboard jump!

**SNOW TUBING:** Grab a tube and head down the 800' long slope, it's sure to be a thrill! The tubing area has it's own tow rope, so the ride up is just as fun! Must be 42" tall. Group rates available.

**CROSS COUNTRY SKIING:** Ski over 5 miles of scenic country on our groomed trails. The abundant wildlife often make appearances on the beautiful trails!

**RENTALS AND INSTRUCTION**: Don't worry if you don't have equipment...the friendly staff will outfit you in top quality rentals.

If you are thinking about learning to ski or snowboard, let us teach you! Classes are held every weekend. Call to sign up today.

WHITETAIL RIDGE CHALET: New! Tactics Paintball Course... located at Whitetail Ridge Ski Area!

We've expanded! A beautiful addition was built to accommodate the demand for an adult lounge with a relaxing deck. The family area serves a delicious variety of food and beverages, has large windows for your viewing pleasure, and the perfect place to warm your toes!

**PARTY HERE!** Whitetail Ridge will accommodate children's tubing parties, or book the chalet...call us so we can begin planning today.

#### FROM CHICAGO/MILWAUKEE/ MADISON OR TOMAH:

Take I94 West to Hwy 21 (exit #143 Tomah). Take a left onto Hwy 21 (west). Go straight on Hwy 21 for approximately 9 miles. Take a right into Gate 19 and follow signs.

#### FROM LA CROSSE/SPARTA:

Take I90 East to Hwy 27 (exit #25 Sparta).

Take a left onto Hwy 27 (Black River St).

Take a right on Montgomery St (3rd set of lights).

Take a left at Hwy 21 (2nd stop sign).

Go straight on Hwy 21 for approximately 7 miles.

Take a left into Gate 19 and follow signs.

#### FROM MINNEAPOLIS/EAU CLAIRE:

Take I94 East to WI Hwy 21 (exit #143 Tomah). Take a right off the interstate ramp. At the first stop light, turn right onto Hwy 21. Go straight on Hwy 21 for approximately 9 miles. Take a right into Gate 19 and follow signs.

#### SKI HILL HOURS: MID DEMEMBER THRU MID MARCH

Thursday: 4:30 P.M.—8:00 P.M.

Friday: 4:30 P.M.—9:00 P.M.— (Tubing 8:00 P.M.) Saturday: 12:00 P.M.—9:00 P.M.— (Tubing 8:00 P.M.)

Sunday: 12:00 P.M.—6:00 P.M.

#### For Information and Reservations call:

608-388-3517 or **www.mccoymwr.com** 

# Town of Genesee Veterans' Memorial

The following information was received from: The Bralick-Miller Post 5270 VFW



The Bralick-Miller Post 5270 of the Veterans of Foreign Wars (VFW) has acquired a 155MM Howitzer from the U.S. Government. The VFW has presented the Howitzer to the Town of Genesee for display in the town park.

This field artillery piece is now the centerpiece of a memorial to veterans of all wars. The memorial consists of the Howitzer surrounded by a patio of plain and inscribed bricks.

The VFW post is extending an invitation to everyone to share in this memorial. You can be a part of this endeavor by purchasing a brick inscribed with the lettering of your choice.

There are two different brick sizes:

- ♦ The 4" x 8" brick has three lines of twelve characters per line and costs \$30.00
- ♦ The 8" x 8" brick has five lines of twelve characters per line and costs \$60.00

Blank spaces, periods, commas, etc. are considered characters.

The letters are 3/4" high and filled with black epoxy.

These bricks can be dedicated to anyone of your choosing (Non-Military are also welcome).

For questions about the Memorial or to purchase a brick for your special someone, call any of the members listed below, or contact any member of VFW Post 5270.

Lyle Roteik	262-695-1160		
Dale Stark	262-691-1788		
Edward Fintel	262-968-3407		
William Stark	262-495-3347		

## Please mail your request to:

Dale Stark
N17 W27318 Lakefield Dr
Pewaukee WI 53072

Please make checks payable to: VFW Post 5270

Thank you for your support!

	ORDER FORM FOR VETERAN'S MEMORIAL
Name:	Phone#:
Address:	
	Lettering for the 4" x 8: Brick
1st Line:	
2nd Line:	
3rd Line:	
	Additional Lettering for the 8: x 8" Brick
4th Line:	
5th Line:	